

CLAIMS

1. A collective balance calculation automatic process system, related to an automatic transaction system, consisting of a host computer and a plurality of  
5 ATMs, which automatically processes customer's deposit and drawing, comprising:
- an account data accumulation section for collecting and totally storing balance data in each of a customer's accounts;
  - 10 an account balance data drawing section for drawing the balance in each customer account from said account data accumulation section and collectively calculating them;
  - first storage means for storing one or a  
15 plurality of bank codes;
  - second storage means for storing one or plurality of account numbers; and
  - a medium data read out section for reading  
20 out the customer data recorded in a customer's medium and transmitting them to said account balance data drawing section;
  - wherein; said medium data read out section reads out a bank code and a account number from said medium, the read out bank code is recorded in said first  
25 storage means, and the read out account number is recorded in said second storage means, or is recorded in said second storage means if no record is found and said medium is returned to a customer temporarily;
  - wherein said medium data read out section  
30 performs the same process described above on other mediums inserted by the customer, producing a determination of insertion being completed by having no insertion of other mediums by the customer,
  - wherein said account balance data drawing  
35 section draws and collectively calculates the balance corresponding to the read out accounting number specified by each read out bank code, by referring to said account

data accumulation section.

2. The collective balance calculation automatic process system, related to the automatic transaction system consisting of the host computer and a plurality of  
5 ATMs, which automatically processes customer's deposit and drawing, comprising:

an account data accumulation section for collecting and totally storing the balance data in each customer account;

10 an account balance data drawing section for drawing the balance in each customer account from said account data accumulation section and collectively calculating them;

15 a storing means for storing one or a plurality of account numbers; and

a medium data read out section for reading out the customer account recorded in customer's medium and transmitting them to said account balance data drawing section;

20 wherein; said medium data read out section reads out the account number from said medium, the read out account number is recorded in said storing means, or in a case of no recording, the account number is recorded and the medium is returned to the customer temporarily;

25 wherein said medium data read out section performs the same process on other mediums inserted by the customer, producing a determination of insertion being completed by having no insertion by the customer; and

30 wherein said account balance data drawing section draws and collectively calculates the balance in the account corresponding to the read out account number specified by the read out account number, by referring to said data accumulation section.

35 3. The collective balance calculation automatic process system claimed in claim 1 further comprises a third storage means for storing the existence or the non-

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existence of a no-entry, and a no-entry detection section for detecting the no-entry in each customer account; wherein, said no-entry detection section setting a flag in said third storage means upon finding no-entry, after  
5 having drawn the balance corresponding to read out account specified by the read out bank code, and compiling print out data and printing it out.

4. The collective balance calculation automatic process system claimed in claim 2 further comprises a  
10 third storage means for storing the existence or the non-existence of a no-entry, and a no-entry detection section for detecting the no-entry in each customer account; wherein, said no-entry detection section setting a flag in said third storage means upon finding no-entry, after  
15 having drawn the balance corresponding to read out account specified by the read out bank code, and compiling print out data and printing it out.

5. The collective balance calculation automatic process system claimed in claim 1 further comprises a  
20 fourth storing means for storing the existence or non-existence of the minus balance, and a minus balance detection section for detecting the existence or non-existence of the minus balance; wherein, said minus balance detection section setting the flag in said fourth  
25 storing means upon finding the minus balance, after having drawn the balance corresponding to the read out account number specified by each read out bank code, and compiling the print out data and printing it out.

6. The collective balance calculation automatic process system claimed in claim 2 further comprises a  
30 fourth storing means for storing the existence or non-existence of the minus balance, and a minus balance detection section for detecting the existence or non-existence of the minus balance; wherein, said minus  
35 balance detection section setting the flag in said fourth storing means upon finding the minus balance, after having drawn the balance corresponding to the read out

account number specified by each read out bank code, and  
compiling the print out data and printing it out.